

Deposit Account Rates



APYs are accurate as of 07/18/2022

| Account | Minimum Balance Range required to obtain APYs | Interest Rate | Annual Percentage Yield (APY) |
|---|---|---------------|-------------------------------|
| 8-Month Certificate of Deposit | Initial Deposit Amount | 0.20% | 0.20% |
| Ocean Personal Savings | \$0-\$49,999.99 | 0.10% | 0.10% |
| Ocean Personal Savings <i>for Young Savers</i> | \$50,000.00-\$99,999.99 | 0.10% | 0.10% |
| | \$100,000.00-\$249,999.99 | 0.20% | 0.20% |
| | \$250,000 and above | 0.20% | 0.20% |

Interest Rates/APYs may vary after account opening and are subject to change without notice.
Other service fees may apply. Fees may reduce earnings. Refer to the Schedule of Fees and Service Charges.
Maintain a minimum balance of your initial CD deposit amount in the account each day to obtain the disclosed APY.